

Tenet Insurance Company Ltd

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Company Registration No.: 195700067Z



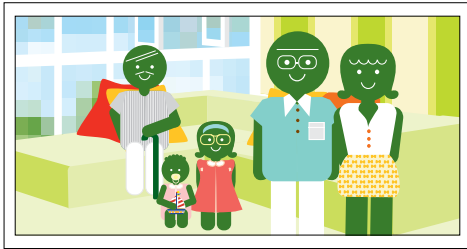
About Tenet Insurance

Tenet Insurance Company Ltd was founded in 1957 and has developed a strong relationship with its customers based on credibility, trust and integrity. We offer a wide range of insurance products and services tailored to meet the ever-changing needs of individuals, families and companies. Tenet Insurance is a member of Sampo Japan Group.

SOMPO JAPAN INSURANCE INC. is one of Japan's leading insurance service providers, with a history stretching back to 1888. Today, Sampo Japan Group has offices and subsidiaries in 29 countries and regions outside Japan and provides a comprehensive range of risk and asset management solutions under a strict customer-first philosophy.

Sampo Japan Group was recognised as one of the "Global 100 Most Sustainable Corporations in the World" by the World Economic Forum in 2009 and 2010.





With **Tenet's HomeBliss Insurance**, your treasured assets under the roof will be fully protected. In times of needs and unforeseen circumstances, let **HomeBliss** lend you a helping hand through these difficult times.

HomeBliss assures you of a comprehensive protection for your most valuable assets and a home-sweet-home!

What's NEW!

- Enjoy **10% Loyalty Discount** on renewal
- **Auto-Renewal of Policy** via GIRO payment of annual premiums
- **All Risks Cover for Building** available now
- Covers **Smoke Damage** from Cooking Unit
- Covers expenses for **Tracing and Assessing of Water Seepage**
- **Reimbursement for Home Cleaning Expenses** following an Infectious Disease Outbreak including Influenza A (H1N1), SARS, Avian Flu and more
- **Cash Relief** if your home is rendered uninhabitable for 5 days or more
- **Mobility Enhancement** expenses to modify your home if you or your family members suffers permanent disability

More Great Features

- **24-Hour Home Emergency Assistance Services** with reimbursement for selected services
- **Worldwide Family Personal Liability Extends** to cover Property Owner's Liability and Tenant's Liability
- **Personal Accident** for you, your spouse and children
- **Identity Fraud Cover** for legal expenses worldwide

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please visit www.tenetinsurance.com/FAQ or the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

HOMEBLISS SUITABLE FOR EVERYONE'S UNIQUE NEED

Whether you are a Homeowner, a Landlord, or a Tenant, HomeBliss has the flexibility to tailor the coverage to your unique needs.

Here are 3 solutions for you to choose from:

Solution A	<ul style="list-style-type: none"> • If you stay in your furnished property • If you are a landlord renting out furnished properties
Solution B	<ul style="list-style-type: none"> • If you are a tenant of a rented property
Solution C	<ul style="list-style-type: none"> • If you are a landlord renting out unfurnished properties

FREQUENTLY ASKED QUESTIONS

- Who can purchase the HomeBliss policy?**
Any individual or corporation who owns a flat, apartment or landed property in Singapore that is constructed of brick, stone or concrete and roofed with concrete slate tiles and/or other incombustible materials and is occupied solely for residential purposes. For foreign property owners, there must be a Singaporean address for correspondence.
- How do I apply for Auto-renewal of the policy?**
You need to complete a separate Application Form for Interbank GIRO and submit to our office. It takes approximately one month for the bank to process and approve the application. We will write to notify you of the outcome from the bank.
If application is successful, premium deduction will be made in the month preceding the month of your policy expiry.
In the event the GIRO application is not successful, a new application form will need to be submitted.
- How do I decide on the sum insured for Building and Contents?**
For Building, the sum insured should represent the cost of rebuilding. You can engage professional advice from a qualified surveyor. For Contents, the sum insured should represent the cost of replacing the same item when new.
- I have noticed a wet patch on my laminated flooring in the bedroom and the patch is enlarging over time. The contractor has advised that the floor has to be hacked in order to trace and repair the water seepage. Will the policy pay for such expenses?**
Yes, we will pay for the reasonable costs for removing and replacing any part of the Building that is necessary to find and repair the source of the leak up to S\$5,000 per event and in the aggregate for the period of insurance subject to
 - property has been continuously insured under HomeBliss policy for 6 months and more;
 - building is not older than 20 years old;
 - you will bear a share of 20% of expenses incurred or S\$100 each and every loss whichever is the higher
- If water from a burst pipe in the common corridor outside my apartment unit flows into my home and damages my floor and contents, will I be able to make a claim under the policy?**
This is an accidental damage which is covered under the Enhanced Home Cover. The Standard Home Cover will not cover this situation as the burst pipe is outside of your Insured Dwelling.
- A fire that broke out on the void deck of my apartment block had caused my unit to be covered in thick black smoke, even though the fire did not spread to my unit. Can I claim for smoke damage to my unit under my HomeBliss policy?**
This is an accidental damage and is covered under the Enhanced Home Cover. The Standard Home Cover will not cover this loss as the smoke was not from a faulty cooking unit within the Insured Dwelling.

HOMEBLISS- MADE SIMPLER FOR YOU NOW

Follow this 4 simple steps and be assured that your greatest home assets will be well protected.

STEP 1 Select Your Solution	STEP 2 Select Your Plan <small>(For Solution A only)</small>	STEP 3 Select Your Coverage	STEP 4 Select Your Desired Optional Coverage
<ul style="list-style-type: none"> • Solution A • Solution B • Solution C 	<ul style="list-style-type: none"> • Cosy • Serene • Luxury 	<ul style="list-style-type: none"> • Standard • Enhanced 	<ul style="list-style-type: none"> • Increased Worldwide Family Personal Liability to S\$1 million • Worldwide Personal Effects Cover • Rent Protector

WHAT HOMEBLISS OFFERS

We believe in giving you the flexibility of choice of cover for your **Building** and **Contents**.

If you choose:

- | | | |
|---|----|---|
| <p>1. Standard Home Cover
Covers fire and Insured Peril</p> | OR | <p>2. Enhanced Home Cover - "All Risks"
Covers</p> <ul style="list-style-type: none"> • Loss or damage caused by Fire and Insured Peril • Accidental loss subject to S\$100 excess for each claim |
|---|----|---|

Building shall mean the building structure, renovations, fixtures and fittings (including those belonging to the landlord) of the Insured Dwelling including garages, outbuildings, hard courts and in-ground pools, drive paths, patios, terrace, landscaping and the walls, gates and fences around pertaining thereto and which is built of brick, stone or concrete and roofed with concrete slates tiles and/or other incombustible materials excluding foundations and drains.

Contents shall mean any moveable household item and personal effects belonging to the Insured and/or members of his family including those belonging to the landlord for which the insured is responsible but

- excluding money, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, documents of any kind, manuscript, medals, motor vehicles and accessories, pedal cycles, contact lenses, hearing aids and livestock, or property owned or held in trust in connection with any business profession or trade; and
- subject to the total value of jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coins collection, items of gold, silver or other precious metals and other collectable property belonging to you or your family should not exceed one-third of the Contents sum insured in the aggregate and S\$2,500 per article.
- please furnish receipts or valuations for valuable items exceeding S\$2,500 per article to our office for separate quotation.

Insured Perils shall mean the following:

- Fire, lightning, thunderbolt or subterranean fire, explosion
- Damage by aircraft or other aerial devices dropped therefrom, falling television or radio antennae, falling trees, impact by road vehicles
- Bursting or overflowing of a domestic water tank, apparatus or pipe
- Theft by actual forcible & violent entry
- Earthquake or volcanic eruption, hurricane, cyclone, typhoon or windstorm
- Riots, civil commotion, strikes, malicious damage
- Subsidence or landslide caused by flood only but excluding the first S\$10,000 or 10% of claim cost whichever is greater
- New!** • Smoke damage

FREE BENEFITS FOR YOUR HOME

Worldwide Family Personal Liability for you and your family up to S\$750,000
You will be protected against legal liability to third parties eg. medical expenses for a guest who sustained injuries from a slip and fall in your wet kitchen or your licensed pet dog bit a passerby. If you are a landlord, we extend to cover your legal liability as a property owner. If you are a tenant, we extend to cover your legal liability to landlord's property up to S\$100,000 subject to an excess of S\$100 for each and every claim.



Better! **Personal Accident Cover for you and your loved ones up to S\$20,000**
Home accidents can happen, especially with children around. You, your spouse and children will be insured against accidental death and permanent disablement within your home premises. We will pay extra hospitalization allowance for you and your spouse.



24 Hour Home Assistance Service
Faced with a home emergency situation? Do not Panic. Help is but a phone call away via our 24 Hour Home Emergency Assistance Hotline. We pay up to S\$100 per event for assistance services rendered for ① Locksmith ② Plumbing ③ Electrical ④ Air-Conditioner Engineer and ⑤ Pest Control.



New! You can also receive referral help and advice for
Medical Help – Telephone First Aid Advice, Non-Emergency House Call Doctor Referral
Household Help – Home Cleaning Services, Television Repair, Domestic Pet Care, Temporary Domestic Help

Better! **Your Pet Dog**
We pay you up to S\$500 in the event of Theft or Accidental Death of your licensed pet dog within your home premises.



OPTIONAL COVERS (refer to the Solutions for premium)

Worldwide Family Personal Liability
You can opt to increase the sum insured to S\$1,000,000 any one accident / in the aggregate.



Worldwide Personal Effects Cover
Protect your personal effects worn or carried out of your home, such as jewellery, watches and camera equipment. Unless otherwise stated, an excess of S\$100 for each and every loss is applicable.

- You may insure for:
- Unspecified Articles** – You do not need to specify or individually itemise the items to be insured. We will pay you up to S\$1,000 for loss or damage to any one article.
 - Specified Articles** – Each item has to be individually itemised together with the amount to be insured (representing the full value of the items). For articles exceeding S\$2,500, proof of purchase, receipts or valuations need to be provided. Cover for mobile phones, pagers, portable computers/diaries and the like may be referred to our office for further underwriting consideration.



Rent Protector
Be reimbursed for your loss of rental up to S\$2,500 per month for 2 months
• If your tenant defaults on rent payment; or
• Your property remains untenanted following a murder/ suicide event.
Compensation starts from the 3rd month after occurrence of event



IMPORTANT NOTE: This product write-up is not a contract of insurance. The specific terms conditions and exclusions are set out in the policy. Please visit www.tenetinsurance.com to download specimen policy.

Intermediary's Name & Code

Important Notice

1. Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
2. Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
3. The liability of the Company does not commence until proposal is accepted.

APPLICANT'S PARTICULARS

NAME:	DATE OF BIRTH		
ADDRESS:	NRIC / FIN.:		
	NATIONALITY:		
TEL NO.:	(HP)	(H)	(O)
MARITAL STATUS:	EMAIL:		

DETAILS OF PROPERTY TO BE INSURED

LOCATION (if different from above):

TYPE OF PROPERTY:

- HDB FLAT
 TERRACE
 PRIVATE / EXECUTIVE CONDOMINIUM
 SEMI-DETACHED
 BUNGALOW

CHOICE OF PLAN/COVERAGE (Please tick)

PERIOD OF INSURANCE: FROM _____ TO _____

1) SELECT THE SOLUTION	<input type="radio"/> SOLUTION A	<input type="radio"/> SOLUTION B	<input type="radio"/> SOLUTION C	
2) SELECT THE PLAN:	<input type="radio"/> COSY <input type="radio"/> SERENE <input type="radio"/> LUXURY	n.a	n.a	
3) SELECT THE TYPE OF COVER	<input type="radio"/> STANDARD HOME <input type="radio"/> ENHANCED HOME			RATE PER ANNUM
	TOP-UP	SUM INSURED		
BUILDING		n.a		Standard: 0.04% Enhanced: 0.06%
CONTENTS			n.a	Standard: 0.25% Enhanced: 0.35%
4) SELECT THE OPTIONAL COVERS (Please tick where applicable and indicate the sum to be insured)				
WORLDWIDE FAMILY PERSONAL LIABILITY UP TO S\$1,000,000	<input type="radio"/> _____	<input type="radio"/> _____	<input type="radio"/> _____	S\$30
WORLDWIDE PERSONAL EFFECTS COVER* • Unspecified Articles (Maximum S\$10,000)	<input type="radio"/> _____	<input type="radio"/> _____	n.a	2%+
Please state total value of unspecified personal effects to be insured. Limit of S\$1,000 for any article				
• Specified Articles	<input type="radio"/> _____	<input type="radio"/> _____	n.a	1.25%+
Please describe and list each article with corresponding amount to be insured. Proof of purchase/ receipt/ valuation to be furnished for articles exceeding S\$2,500				
RENT PROTECTOR	<input type="radio"/> _____	n.a	<input type="radio"/> _____	S\$75

+ rate subjected to underwriting

Minimum Premium per Policy is S\$100 (before GST)

* Total value should not exceed 50% of Contents Sum Insured

DECLARATION IF VALUABLES > S\$2,500 FOR CONTENTS COVER

DESCRIPTION	SUM INSURED (S\$)*

DECLARATION OF SPECIFIED ARTICLES FOR WORLDWIDE PERSONAL EFFECTS COVER

DESCRIPTION	SUM INSURED (S\$)*

*Please attach receipts or valuations for items > S\$2,500 per article

PREMIUM CALCULATION

Basic Premium for Selected Solution	S\$
Plus Total Premium for Top-ups &/or Optional Covers:	S\$
Total Gross Premium:	S\$
Plus GST:	S\$
Total Premium Payable:	S\$

DECLARATION

I / We declare that the above information are true and complete and it shall be the basis of the contract with Tenet Insurance Company Ltd (the Company). I / We further declare that:

- The building is constructed of brick, stone or concrete and roofed with concrete slate tiles and/or other incombustible materials and in respect of the risks to be covered no loss, damage or liability has arisen within the last twelve (12) months.
- In respect of the risk to be insured, no previous insurer has refused to give cover, renew or impose any special terms.
- Premises to be insured is not unoccupied nor used as a workers' living quarters.

Details of policies covering similar risks (if any): _____

PLEASE CHARGE S\$ _____ (Including GST) TO MY VISA / MASTERCARD*
(*Delete As Appropriate)

CARD NO.: _____

EXPIRY DATE: _____

I/WE ENCLOSE A CHEQUE FOR S\$ _____ (Including GST) PAYABLE TO TENET INSURANCE COMPANY LTD
BANK / CHEQUE NO.: _____



SIGNATURE OF APPLICANT

on behalf of person(s) to be insured

DATE

FOR OFFICIAL USE

We confirm acceptance of this application in accordance to our policy terms, conditions and exceptions, effective _____

Name & Signature of Approving Officer / Date

SECTION	BENEFIT	SUM INSURED		
		COSY	SERENE	LUXURY
1	Building, Renovations, Fixtures & Fittings	S\$80,000	S\$120,000	S\$200,000
2	Contents	S\$20,000	S\$40,000	S\$60,000
3	Worldwide Family Personal Liability	S\$750,000		
4	Personal Accident within the Insured Dwelling - Death and Permanent Disablement For Insured and Spouse For Unlimited Number of Children - Hospital Allowance for Insured and Spouse	S\$20,000 each S\$5,000 each S\$250 each		
5	24-hours Emergency Home Assistance Service	Up to S\$100 reimbursement per event for Locksmith Y Plumbing Y Electrical Y Air Conditioner Engineer Y Pest Control Plus Medical & Household Referral Services		
6	Pet Dog Cover	S\$500 each		
FREE EXTENSIONS COVER (The limits form part of the Total Sum Insured for the respective sections)		STANDARD HOME (Insured Perils)	ENHANCED HOME (All Risks)	
Capital Additions Clause		10% of Section 1		
New!	Cash Relief if your home is rendered uninhabitable for 5 days or more	S\$750		
Cost of Replacement for Locks and Keys		S\$750		
Damage to Awnings, Blinds and Signs		S\$5,000		
Damage to Security System		S\$500		
Fire Extinguishing Expenses		10% of Section 1 & 2		
New!	Home Cleaning Expenses following Infectious Disease Outbreak Specified in Policy	S\$500		
Loss of Rent and Additional Expense of Alternative Accommodation		S\$10,000 per month up to 10% of Section 1 & 2 or S\$50,000 per policy		
New!	Mobility Enhancement	10% of Section 1 or up to S\$5,000		
Professional Fees		10% of Section 1		
Public Authorities Clause		10% of Section 1		
Removal of Debris		10% of Section 1 & 2		
New!	Minor Repairs & Alterations Clause (Workmen Clause)	Policy Limits		
Identity Fraud Expenses		10% of Section 2 up to S\$2,500 or	10% of Section 2 up to S\$7,500	
Accidental Breakage of Fixed Glass		Replacement Cost		
Cost of Replacement of Title Deeds		S\$750		
Conservancy Charges up to a Maximum of 3 months		10% of Section 1 or up to S\$1,000		
Contents Temporarily removed from Home to anywhere in Singapore		15% of Section 2 (Max S\$500 per Article)		
Loss or Damage to Domestic Servant's Property		n.a	S\$1,000	
Visitor's Personal Effects		S\$500		
Loss of Personal Money, ATM/ Credit Cards from Insured Perils		S\$1,000		
Deterioration of Food and Drinks in Refrigerator		S\$200		
Household Removal by Professional Movers		S\$1,500		
New!	Expenses for Tracing and Assessing of Water Seepage (for buildings < 20 years old)	S\$5,000 (20% Co-insurance, min S\$100)		
PREMIUM RATE PER ANNUM (before GST)		COSY	SERENE	LUXURY
Standard Home Cover		S\$90	S\$155	S\$233
Enhanced Home Cover		S\$112	S\$199	S\$299
TOP-UP PREMIUM RATE		STANDARD HOME (Insured Perils)	ENHANCED HOME (All Risks)	
Building, Renovations, Fixtures & Fittings		S\$0.40 per S\$1,000	S\$0.60 per S\$1,000	
Contents		S\$2.50 per S\$1,000	S\$3.50 per S\$1,000	
OPTIONAL COVERS		PREMIUM PER ANNUM (before GST)		
New!	Worldwide Family Personal Liability increased limit up to S\$1million	S\$30		
Worldwide Personal Effects - Specified Articles		S\$12.50 per S\$1,000		
- Unspecified Articles		S\$20.00 per S\$1,000		
New!	Rent Protector	S\$75		

Important Note: This product write-up is not a contract of insurance. Please visit www.tenetinsurance.com to download specimen policy wording.

SOLUTION A

HomeBLISS
PERSONAL INSURANCE

Where Your Greatest Home Assets Stay Protected

Dear Homeowners and Landlords,

Whether you are living in or renting out your furnished homes, this solution ensures that all the valued assets in your home are well protected.

Your Essential Home Protection

- Building including Fixtures and Fittings
- Home Contents and Personal Effects
- Property Owner's Liability (covered within Worldwide Family Personal Liability)
- Waiver of Penalty for Under-Insurance for Non-landed Property; OR 15% Relief Granted for Landed Property

Enjoy Free Covers at No Extra Cost



Worldwide Family Personal Liability up to S\$750,000 Including Property Owner's Liability



24-Hour Emergency Home Assistance Service



Personal Accident Cover for You and Your Loved Ones Within Your Home



Theft or Accidental Death of Licensed Pet Dog in Your Home

Enhance Your Protection with Available Optional Covers



Increase Worldwide Family Personal Liability Limit



Worldwide Personal Effects Cover



Rent Protector provides coverage for your loss of rental

Solution A, the ideal solution to safeguard our valued home, its contents and my family!



SECTION	BENEFIT	SUM INSURED	
2	Contents Sum insured should represent full replacement value of your contents	Flexible at your choice	
3	Worldwide Family Personal Liability	S\$750,000	
4	Personal Accident within the Insured Dwelling - Death and Permanent Disablement For Insured and Spouse For Unlimited Number of Children - Hospital Allowance for Insured and Spouse	S\$20,000 each S\$5,000 each S\$250 each	
5	24-hours Emergency Home Assistance Service	Up to S\$100 reimbursement per event for Locksmith ✓ Plumbing ✓ Electrical ✓ Air Conditioner Engineer ✓ Pest Control Plus Medical & Household Referral Services	
6	Pet Dog Cover	S\$500 each	
FREE EXTENSIONS COVER (The limits form part of the Total Sum Insured for the respective sections)			
	STANDARD HOME (Insured Perils)	ENHANCED HOME (All Risks)	
New! Cash Relief if your home is rendered uninhabitable for 5 days or more		S\$750	
Cost of Replacement for Locks and Keys		S\$750	
Fire Extinguishing Expenses		10% of Section 2	
New! Home Cleaning Expenses following Infectious Disease Outbreak Specified in Policy		S\$500	
Loss of Rent and Additional Expense of Alternative Accommodation		S\$10,000 per month up to 10% of Section 2 or S\$50,000 per policy	
Removal of Debris		10% of Section 2	
Identity Fraud Expenses	10% of Section 2 up to S\$2,500 or	10% of Section 2 up to S\$7,500	
Contents Temporarily removed from Home to anywhere in Singapore		15% of Section 2 (Max S\$500 per Article)	
Deterioration of Food and Drinks in Refrigerator		S\$200	
Household Removal by Professional Movers	n.a	S\$1,500	
Loss of Personal Money, ATM/ Credit Cards from Insured Perils		S\$1,000	
Loss or Damage to Domestic Servant's Property		S\$1,000	
Visitor's Personal Effects		S\$500	
PREMIUM RATE PER ANNUM (before GST)			
	STANDARD HOME (Insured Perils)	ENHANCED HOME (All Risks)	
Contents	S\$2.50 per S\$1,000	S\$3.50 per S\$1,000	
OPTIONAL COVERS			
	PREMIUM PER ANNUM (before GST)		
New! Worldwide Family Personal Liability increased limit up to S\$1million		S\$30	
Worldwide Personal Effects - Specified Articles		S\$12.50 per S\$1,000	
- Unspecified Articles		S\$20.00 per S\$1,000	

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Dear Tenants,

This specially tailored solution not only protects your valued Home Contents, it also protects your legal liability for loss or damage to landlord's property.

Your Essential Home Protection

- ✓ Home Contents and Personal Effects
- ✓ Tenant's Liability towards Landlord's Building, Fixtures and Fittings up to S\$100,000 (covered within Worldwide Family Personal Liability)
- ✓ 15% Relief Granted for Penalty for Under-Insurance

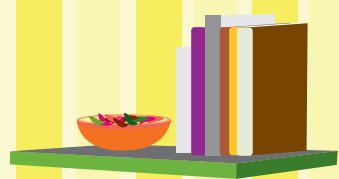
Enjoy Free Covers at No Extra Cost

-  Worldwide Family Personal Liability up to S\$750,000 Including Property Owner's Liability
-  24-Hour Emergency Home Assistance Service
-  Personal Accident Cover for You and Your Loved Ones Within Your Home
-  Theft or Accidental Death of Licensed Pet Dog in Your Home

Enhance Your Protection with Available Optional Covers

-  Increase Worldwide Family Personal Liability Limit
-  Worldwide Personal Effects Cover

Solution B gives me the assurance that my assets are well protected. I also know that I am covered if I negligently damage my landlord's property.



SOLUTION B

SECTION	BENEFIT	SUM INSURED
1	Building, Renovations, Fixtures & Fittings	Flexible at your choice Sum insured should represent the full reconstruction/ reinstatement cost of your building
3	Worldwide Family Personal Liability	\$S750,000
4	Personal Accident within the Insured Dwelling - Death and Permanent Disablement For Insured and Spouse For Unlimited Number of Children - Hospital Allowance for Insured and Spouse	\$S20,000 each \$S5,000 each \$S250 each
5	24-hours Emergency Home Assistance Service	Up to \$S100 reimbursement per event for Locksmith ✓ Plumbing ✓ Electrical ✓ Air Conditioner Engineer ✓ Pest Control Plus Medical & Household Referral Services
6	Pet Dog Cover	\$S500 each
FREE EXTENSIONS COVER (The limits form part of the Total Sum Insured for the respective sections)		
	Capital Additions Clause	10% of Section 1
New!	Cash Relief if your home is rendered uninhabitable for 5 days or more	\$S750
	Cost of Replacement for Locks and Keys	\$S750
	Damage to Awnings, Blinds And Signs	\$S5,000
	Damage to Security System	\$S500
	Fire Extinguishing Expenses	10% of Section 1
New!	Home Cleaning Expenses following Infectious Disease Outbreak Specified in Policy	\$S500
	Loss of Rent and Additional Expense of Alternative Accomodation	\$S10,000 per month up to 10% of Section 1 or \$S50,000 per policy
New!	Mobility Enhancement	10% of Section 1 or up to \$S5,000
	Professional Fees	10% of Section 1
	Public Authorities Clause	10% of Section 1
	Removal of Debris	10% of Section 1
New!	Minor Repairs & Alterations Clause (Workmen Clause)	Policy Limits
	Accidental Breakage of Fixed Glass	Replacement Cost
	Cost of Replacement of Title Deeds	\$S750
	Conservancy Charges up to a Maximum of 3 months	n.a 10% of Section 1 or up to \$S1,000
New!	Expenses for Tracing and Assessing of Water Seepage (for buildings < 20 years old)	\$S5,000 (20% Co-insurance, min \$S100)
PREMIUM RATE PER ANNUM (before GST)		
	Building, Renovations, Fixtures & Fittings	STANDARD HOME (Insured Perils) \$S0.40 per \$S1,000 ENHANCED HOME (All Risks) \$S0.60 per \$S1,000
OPTIONAL COVERS		
	Worldwide Family Personal Liability increased limit up to \$S1million	PREMIUM PER ANNUM (before GST) \$S30
New!	Rent Protector	\$S75

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HomeBLISS
PERSONAL INSURANCE

Where Your Greatest Home Assets Stay Protected

Dear Landlords,

You can rest easy with assurance that your properties are fully protected. No more worries that your tenant might default on rental payment with our Rent Protector!

Your Essential Home Protection

- ✓ Building including Fixtures and Fittings
- ✓ Property Owner s Liability (covered within Worldwide Family Personal Liability)
- ✓ 15% Relief Granted for Penalty for Under-Insurance

Enjoy Free Covers at No Extra Cost



Worldwide Family Personal Liability up to \$S750,000 Including Property Owner s Liability



24-Hour Emergency Home Assistance Service



Personal Accident Cover for You and Your Loved Ones Within Your Home



Theft or Accidental Death of Licensed Pet Dog in Your Home

Enhance Your Protection with Available Optional Covers



Increase Worldwide Family Personal Liability Limit



Rent Protector provides coverage for your loss of rental

Solution C frees me from worries of loss or damage to my properties and liability to my neighbours

